

SUMMARY OF BENEFITS FY 19-20

Plan year July 1st – June 30th * Premiums are based on each pay period. Pay Periods are twice a month, on the 15th and the 30th

Traditional Health Insurance

Type of Coverage	Employer Premium*	Employee Premium*
Single	227.00	67.50
Two Party	510.50	153.00
Family	732.00	220.00

Plan Deductible: \$1000 individual / \$1,500 family deductible
Preventative visits (including vision exams) covered 100%.

\$3,500 individual / \$7,000 family out-of-pocket maximum for the plan year (in-network).

Copays not subject to deductible are: **\$35** primary office visits or **\$45** for secondary for office visits; **\$45** co-pay for Instacare/Urgent Care; **\$300** co-pay per ER Visit.

Rx \$50 deductible – generic Rx **\$10**; preferred Rx **30% (\$250 max)**; non-preferred Rx or unique specialty medications **50% (\$350 max)**

Flexible Spending Account (FSA)

FSA funds must be used during plan year or are forfeited at the end of the plan year grace period.

The FSA has a **\$2,700** annual contribution limit.

High Deductible Health Insurance

Type of Coverage	Employer Premium*	Employee Premium*	SUU HSA contribution
Single	228.50	28.50	21.40
Family	662.00	80.50	60.40

When HDHP is selected for the first-time during employment, (either during new hire, or switching at open enrollment) SUU will contribute \$500 - one time to the employee's HSA.

Plan Deductible: \$1,750 single/ \$3,500 family deductible

All services, except preventative, apply to deductible.

Preventative visits (including vision exams) covered 100%.

The out of pocket maximum for the HDHP plan is **\$3,000 single / \$6,000 family** for the plan year (in-network).

Once the deductible is reached copays are **\$35** primary office visits or **\$45** for secondary for office visits; **\$20** generic Rx, **30% (\$250 max)**; Preferred Rx, **50% (\$350 max)** Non-preferred Rx, or unique specialty medications.

Health Savings Account (HSA)

The HSA has a **\$3,500 / \$7,000** annual contribution limit (EE + ER) for 2019 calendar year

Funds in the HSA roll over each year if unused and are portable, all funds deposited into the HSA go with employee if they leave SUU employment.

Dental Insurance

Type of Coverage	Employer Premium	Employee Premium
Single	13.40	3.50
Two Party	23.60	6.40
Three or more	43.90	11.80

Our dental insurance plan has **no deductible** and provides our employees with two annual cleanings per person, per year.

Most services are covered by **80%** insurance, while **Preventative visits covered 100%**.

Major dental and orthodontics are covered by **50%** insurance. There is a **\$2,000** annual dental limit per person enrolled on plan with a separate **\$1,500** lifetime maximum on orthodontics.

Vision Insurance

Type of Coverage	Employer Premium	Employee Premium
Single	0.00	2.05
Two Party	0.00	3.95
Three or more	0.00	6.30

The University offers a vision reimbursement plan to employees that specifically covers vision equipment.

This plan offers an in-network co-pay or out-of-network reimbursement towards a pair of glasses (frames + lens) OR X dollars towards the purchase of contact lens per year.

Retirement

Utah Retirement Systems

Classified staff will receive 10% funding into a hybrid pension and a 401(k) or as defined contribution into 401(k) only. Once pension is funded, the balance of 10% will be contributed to the 401(k). Employees may elect hybrid or DC in their first year.

Fidelity/TIAA

Professional staff will receive a **14.2%** contribution into either Fidelity, TIAA or a combination of both.

ADDITIONAL BENEFITS

Life Insurance (The Standard)

BASIC LIFE INSURANCE POLICY: 2x salary with a coverage level of \$40,000 - \$400,000. SUU pays 50% of premium and employee pays 50% of premium. Spouse & dependents are covered at \$10,000.

SUPPLEMENTAL LIFE INSURANCE: Up to \$500,000 for employees, \$100,000 for spouse and \$10,000 per dependent.

There is a **\$250,000** guaranteed issue for new employees, **\$20,000** guaranteed issue for spouses, and **\$10,000** for dependent children if enrolled as new hire.

Amounts over guaranteed issue or increases after new hire are required to complete EOI and to be approved through underwriting.

Tuition Waivers

- **Employees** can receive a full tuition waiver for tuition + regular student fees (up to 9 credit hours per semester) Student is responsible for "special or course" fees.
 - Employee may take 10+ credit hours and all tuition will be waived, but student will pay all fees, including student fees.
- **Spouses** are entitled to the same benefit as employee
- **Unmarried dependent children** to age 27 get half-tuition waivers

Wellness

- **Employees** are able to use the pool for free while their dependents may purchase a season pass for only **\$30** for the whole family.
- Wellness challenges are presented through the year giving employees the opportunity to earn an extra **\$200**

Long Term Disability (The Standard)

If you elect to have long term disability, the employee will pay the premium for the first two years.

After two years of employment, the University provides long term disability. This benefit pays 66.67% of base salary for approved disabilities, up to a maximum of \$6,000 per month.

The Employee Assistance Program (The Life Connection TLC)

Eligible employees and their household members may call to arrange confidential counseling sessions with a trained professional. Topics include child and elder care, legal issues, emotional well-being, personal growth and development, financial management and other health and wellness topics.

For more information about SUU Benefits, go to www.suu.edu/benefits or contact Lori Ann Barnson our Benefits Manager 435-586-7819 loriannbarnson@suu.edu

For more information about SUU, Cedar City, and the surrounding areas go to; www.suu.edu, www.cedarcity.org, www.visitcedarcity.com, www.ironsdistrict.org

Supplemental Insurance

Employees can elect additional supplemental Insurance through Aflac. This has accident, cancer and short term disability policies.

If you are interested, please call our AFLAC representative Shellie Cox. 435-229-8456
Shellie_Cox@us.aflac.com